

Fill in this information to identify the case:

Debtor 1 TIMOTHY LEWIS

Debtor 2 _____

Debtor 3 _____

(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PA

(State)

Case number 16-14690

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11. U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC BANK, NA

Court claim no. (if known): NA

Last 4 digits of any number you use to identify the debtor's account: 4 1 3 9

Date of payment change: 08 / 01 / 2018
Must be at least 21 days after date of this notice

New total payment: \$ 996.27
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒

No

☐

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒

No

☐

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐

No

☒

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Borrower paid escrow shortage in a lump sum, therefore reversing off the previous escrow shortage spread.

Current mortgage payment: \$ 1,008.09

New mortgage payment: \$ 996.27

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Vicki Pringle
Signature

Date 6/25/2018

Print: Vicki Pringle Title Default Support Specialist
First Name Middle Name Last Name

Company PNC Mortgage, a division of PNC Bank, NA

Address 3232 Newmark Drive
Number Street
Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 - 0659 Email Bankruptcy@pncmortgage.com



P.O. Box 1820
Dayton, Ohio 45401-1820
Website: pnc.com/homehq
Customer Service 1-800-822-5626

Document

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ESCROW ACCOUNT
DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED]
DATE: April 26, 2018

PROPERTY ADDRESS:
604 GLENCROFT CIR
FOLCROFT, PA 19032

TIMOTHY LEWIS
604 GLENCROFT CIR
FOLCROFT PA 19032-1408

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	556.90
Escrow	439.37
Prorated Escrow Shortage	36.49
Total Payment	1,027.03

NEW PAYMENT INFORMATION

Principal & Interest	556.90
Escrow	439.37
Prorated Escrow Shortage	11.82
Total Payment	1,008.09
New Payment Effective Date	07/01/18

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		CUR BAL PROJECTION	REQ BAL PROJECTION
		MONTH		DESCRIPTION			
HAZARD INS	\$1,158.00			BEGINNING BALANCE		3,598.15	3,850.56
TAXES	\$2,692.56	July	439.37	HAZARD INS	1,158.00	2,879.52	3,131.93
COUNTY TAX	\$412.25	August	439.37	SCHOOL TAX	2,692.56	626.33	878.74
CITY TAX	\$1,009.65	September	439.37			1,065.70	1,318.11
		October	439.37			1,505.07	1,757.48
		November	439.37			1,944.44	2,196.85
		December	439.37			2,383.81	2,636.22
TOTAL DISBURSEMENTS	\$5,272.46	January	439.37			2,823.18	3,075.59
		February	439.37			3,262.55	3,514.96
DIVIDED BY 12 MONTHS		March	439.37	COUNTY TAX	412.25	3,289.67	3,542.08
MONTHLY ESCROW DEPOSIT	\$439.37	March		CITY TAX	1,009.65	2,280.02	2,532.43
		April	439.37			2,719.39	2,971.80
		May	439.37			3,158.76	3,411.17
		June	439.37			3,598.13	3,850.54

CALCULATION OF ESCROW ADJUSTMENT

BEGINNING PROJECTED BALANCE	\$3,598.15
BEGINNING REQUIRED BALANCE	\$3,850.56

ESCROW SHORTAGE	\$141.78
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The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

* The projected escrow balance at the low point.
** The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.



INTERNET REPRINT
ESCROW SHORTAGE COUPON

Account Number: [REDACTED] Shortage Amount: \$141.78

Customer Name: TIMOTHY LEWIS

PNC BANK
PO BOX 6534
CAROL STREAM IL 60197-6534

If you wish to pay the shortage amount in full, please mail a check for the shortage amount, along with this coupon, in the envelope provided. When paying your escrow shortage, please do not make your payment via electronic on-line banking, as it will not be applied directly to escrow. Payment should be remitted no later than 15 business days after receipt of this notification. Your new monthly mortgage payment will be reduced to \$996.27 once you pay the shortage amount. **In order to avoid a delay in the processing of your payment, please DO NOT include your mortgage payment with the shortage payment.**

This is a copy of your escrow shortage coupon. If you cannot find your original statement, please contact Customer Service at 800-822-5626 to request a new statement or click the link above to pay your escrow shortage online. Please DO NOT print and mail a copy of this coupon with your payment, because it may cause a delay in the posting of your payment.

ESCROW DISBURSEMENT STATEMENT

LOAN NUMBER: [REDACTED]

DATE: April 26, 2018

Your projected escrow balance as of 06/30/18 is \$3,598.15. Your required beginning escrow balance, according to this analysis, should be \$3,850.56. This means you have a shortage of \$141.78. We have divided the shortage interest-free, over 12 months. If you choose to pay the shortage in full, then your new monthly mortgage payment will be reduced to \$996.27.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$878.74, as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			2,601.83
01/18		433.64		3,035.47
02/18		433.64		3,469.11
03/18	COUNTY TAX	433.64	412.25	3,490.50
03/18	CITY TAX		940.86	2,549.64
04/18		433.64		2,983.28
05/18		433.64		3,416.92
06/18		433.64		3,850.56
07/18	HAZARD INS	433.64	1,158.00	3,126.20
08/18	SCHOOL TAX	433.64	2,692.56	867.28 **
09/18		433.64		1,300.92
10/18		433.64		1,734.56
11/18		433.64		2,168.20
12/18		433.64		2,601.84
TOTAL		5,203.68	5,203.67	

Account History

This is a statement of actual escrow account activity from January 2018 through June 2018. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$1,027.03 of which \$556.90 was your Principal and Interest payment and \$433.64 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			2,053.31
01/18		470.13		2,523.44
02/18	COUNTY TAX	470.13	412.25 *	2,581.32
03/18		470.13	*	3,051.45
03/18	CITY TAX		1,009.65 *	2,041.80
04/18		616.09		2,657.89
05/18		470.13 e		3,128.02
06/18		470.13 e		3,598.15
TOTAL		2,966.74	1,421.90	

* Indicates a difference from projected activity either in the amount or the date.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/homeeq to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this June 25, 2018, a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

Trustee
WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

STANLEY E. LUONGO, JR.
Luongo Bellwoar LLP
213-215 West Miner Street
West Chester, PA 19382

Timothy F. Lewis, Sr.
604 Glencroft Circle
Folcroft, PA 19032

/s/ Vicki A Pringle, Bankruptcy Specialist
PNC Mortgage
3232 Newmark Dr
Miamisburg OH 45342
(866) 754-0659
Fax: (937) 910-4905